A M E N D M E N T S   T O   T H E   C L A I M S

1.   (PREVIOUSLY PRESENTED) A method comprising:

receiving from a first merchant an indication of a purchase having an associated purchase price and at least one purchase parameter;

determining, by a central controller, an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an upsell price;

performing, by the central controller, a comparison to establish whether a credit account of the customer may be charged the upsell price;

transmitting a product identifier for specifying the upsell;

receiving a selection signal indicating that the upsell is accepted; and

charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.

2-62. (CANCELED)

63.   (PREVIOUSLY PRESENTED) The method of claim 1, in which transmitting the product identifier for specifying the upsell comprises:

transmitting, by the central controller, the product identifier for specifying the upsell.

64.   (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a service agreement.

65.   (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a subscription.

66.   (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises an offer to the customer for a discount.

67.   (PREVIOUSLY PRESENTED) The method of claim 1, in which the upsell comprises a supplementary product.

68.   (PREVIOUSLY PRESENTED) The method of claim 1, further comprising:

determining a merchant financial account in dependence on the upsell; and

adjusting a balance of the merchant financial account in dependence on the upsell price.

69.   (PREVIOUSLY PRESENTED) The method of claim 1, in which the at least one purchase parameter comprises a customer account identifier for specifying a customer account.

70.   (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:

determining, from the customer account identifier, at least one previous purchase; and in which the step of determining an upsell comprises:

determining an upsell to offer based on the at least one previous purchase.

71.   (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:

determining, from the customer account identifier, at least one previously-offered upsell; and in which the step of determining an upsell comprises:

determining an upsell to offer based on the at least one previously-offered upsell.

72.   (PREVIOUSLY PRESENTED) The method of claim 1, in which the at least one purchase parameter comprises a credit account identifier for specifying the credit account.

73-74.   (CANCELED)

75.   (CURRENTLY AMENDED) A computer readable memory storing instructions configured to direct a computing device to perform a method, the method comprising:

receiving from a first merchant <u>via a point-of-sale terminal</u> an indication of a purchase having an associated purchase price and at least one purchase parameter;

determining, by a central controller, an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an upsell price<u>,</u>

<u>in which the second merchant is different than the first merchant, and</u>

<u>in which the point-of-sale terminal is not owned or controlled by the second merchant</u>;

~~performing~~ <u>determining</u>, by the central controller, ~~a comparison to establish~~ whether a credit account of the customer may be charged the upsell price <u>without exceeding a balance limit of the credit account</u>;

transmitting <u>to the point-of-sale terminal</u> a product identifier for specifying the upsell;

receiving <u>by the central controller via the point-of-sale terminal</u> a selection signal indicating that the upsell is accepted; and

charging the upsell price to the credit account of the customer, the upsell price being in addition to the purchase price.

76.   (CURRENTLY AMENDED) An apparatus comprising:

a processor; and

a storage device in communication with the processor, the storage device storing instructions configured to direct the processor to perform steps of:

receiving from <u>a point-of-sale terminal of</u> a first merchant an indication of a purchase having an associated purchase price and at least one purchase parameter;

determining an upsell from a second merchant to offer to the customer based on the at least one purchase parameter, the upsell having associated therewith an upsell price<u>,</u>

<u>in which the second merchant is different than the first merchant, and</u>

<u>in which the point-of-sale terminal is not owned or controlled by the second merchant;</u>

~~performing~~ <u>determining</u> ~~a comparison to establish~~ whether a credit account of the customer may be charged the upsell price <u>without exceeding a balance limit of the credit account</u>;

transmitting <u>to the point-of-sale terminal</u> a product identifier for specifying the upsell;

receiving a selection signal indicating that the upsell is accepted; and

charging the upsell price to the credit account of the customer, the upsell

price being in addition to the purchase price.